

**Information to identify the case:**

|                                                       |                                  |                                |             |
|-------------------------------------------------------|----------------------------------|--------------------------------|-------------|
| Debtor 1                                              | <u>Ted Eric Miller</u>           | Social Security number or ITIN | xxx-xx-4032 |
|                                                       | First Name Middle Name Last Name | EIN                            | --_-----    |
| Debtor 2                                              | <u>Lisa Renee Tanis</u>          | Social Security number or ITIN | xxx-xx-3666 |
| (Spouse, if filing)                                   | First Name Middle Name Last Name | EIN                            | --_-----    |
| United States Bankruptcy Court District of New Jersey |                                  |                                |             |
| Case number: 16-17888-CMG                             |                                  |                                |             |

**Order of Discharge**

12/15

**IT IS ORDERED:** A discharge under 11 U.S.C. § 1328(a) is granted to:

Ted Eric Miller

Lisa Renee Tanis

2/23/18

**By the court:** Christine M. Gravelle  
United States Bankruptcy Judge

**Explanation of Bankruptcy Discharge in a Chapter 13 Case**

This order does not close or dismiss the case.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

**For more information, see page 2>**

◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;

◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;

◆ some debts which the debtors did not properly list;

◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;

◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and

◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

## Imaged Certificate of Notice Page 3 of 4

United States Bankruptcy Court  
District of New JerseyIn re:  
Ted Eric Miller  
Lisa Renee Tanis  
DebtorsCase No. 16-17888-CMG  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0312-3

User: admin  
Form ID: 3180WPage 1 of 2  
Total Noticed: 13

Date Rcvd: Feb 23, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Feb 25, 2018.

db/jdb +Ted Eric Miller, Lisa Renee Tanis, 13 Henry Street, Freehold, NJ 07728-1830  
 aty +Veitengruber Law LLC, 1720 Route 34, Suite 10, Wall, NJ 07727-3991  
 cr +Nationstar Mortgage LLC, Aldridge Pite LLP, 4375 Jutland Dr, Ste 200, POB 17933,  
 San Diego, CA 92177-7921  
 516136266 +Central Jersey Power & Light, P.O. Box 16001, Reading, PA 19612-6001  
 516136268 +NATIONSTAR MORTGAGE LLC, PO BOX 619096, DALLAS TX 75261-9096  
 (address filed with court: NationStar Mortgage, 350 Highland Drive, Lewisville, TX 75067)  
 516136269 +Sprint Attn: Bankruptcy, P.O. Box 7949, Overland Park, KS 66207-0949  
 516339214 +THE BANK OF NEW YORK MELLON, Nationstar Mortgage, LLC, PO Box 619096,  
 Dallas TX 75261-9096

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
smg E-mail/Text: usanj.njbankr@usdoj.gov Feb 24 2018 00:00:42 U.S. Attorney, 970 Broad St.,  
Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534smg +E-mail/Text: ustpreion03.ne.ecf@usdoj.gov Feb 24 2018 00:00:38 United States Trustee,  
Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,  
Newark, NJ 07102-5235516136265 +EDI: CAPITALONE.COM Feb 23 2018 23:38:00 Best Buy/Capital One, P.O. Box 30253,  
Salt Lake City, UT 84130-0253516375251 EDI: RESURGENT.COM Feb 23 2018 23:38:00 LVNV Funding, LLC its successors and assigns as,  
assignee of Provident National Bank, Resurgent Capital Services, PO Box 10587,  
Greenville, SC 29603-0587516136267 +EDI: MID8.COM Feb 23 2018 23:38:00 Midland Funding, 8875 Aero Drive, Suite 200,  
San Diego, CA 92123-2255516235526 +EDI: MID8.COM Feb 23 2018 23:38:00 Midland Funding LLC, PO Box 2011,  
Warren, MI 48090-2011

TOTAL: 6

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

lm\* ++NATIONSTAR MORTGAGE LLC, PO BOX 619096, DALLAS TX 75261-9096  
 (address filed with court: Nationstar Mortgage, 350 Highland Dr., Lewisville, TX 75067)  
 516136264 ##+ACB Receivables Management, 19 Main Street, Asbury Park, NJ 07712-7012

TOTALS: 0, \* 1, ## 1

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address  
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices  
will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The  
debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner  
shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.****Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social  
Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required  
by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Feb 25, 2018

Signature: /s/Joseph Speetjens

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email)  
system on February 23, 2018 at the address(es) listed below:

Albert Russo on behalf of Trustee Albert Russo docs@russotrustee.com  
 Albert Russo docs@russotrustee.com  
 Denise E. Carlon on behalf of Creditor THE BANK OF NEW YORK MELLON f/k/a THE BANK OF NEW YORK  
 as Trustee for FIRST HORIZON ALTERNATIVE MORTGAGE SECURITIES TRUST 2005-FA2  
 dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com  
 George E Veitengruber, III on behalf of Attorney Veitengruber Law LLC  
 Gveitengruberresq@gmail.com, knapolitano15@gmail.com

District/off: 0312-3

User: admin  
Form ID: 3180W

Page 2 of 2  
Total Noticed: 13

Date Rcvd: Feb 23, 2018

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email)  
system (continued)

William H. Oliver, Jr. on behalf of Debtor Ted Eric Miller bkwoliver@aol.com,  
R59915@notify.bestcase.com  
William H. Oliver, Jr. on behalf of Joint Debtor Lisa Renee Tanis bkwoliver@aol.com,  
R59915@notify.bestcase.com

TOTAL: 6